G. R. S. 59]

GENERAL AND REVENUE SECRETARIAT.

1905-6
(Banking)
File No. 2

Serial Nos. 2, 3 & 10 to 13

Papers Filed.

Month December

SUBJECT.

Recovery of the arrears due by the Members of the Chikmagalur Agricultural Bank

PREVIOUS REFERENCES.	LATER REFERENCES.

G. R. S. 11] 1905-6

GENERAL AND REVENUE SECRETARIAT.

(Banking)

NOTES.

File No. 2 of 1906

FILE HEADING.

Recovery of the amounts due by the members of the late Agricultural Bank at Chikkanayakanahalli.

From

The Dy Commr of the Kadur Dt

No. 3 Dated 2-7-05 Received 4-7-05

Diary No. 41. | Enclos. 1 | Spare Copies. | Serial No. 2

BRIEF ABSTRACT OF LETTER.

Solicits orders that the Govt. Advocate may appear before the Chief Court on 7-7-05 in an appeal preferred by one D. Srinivasa Rao, against Raghavendrappa, a member of the late Agricultural Bank at Chikkanayakanahalli, attaching the crops on the lands mortgaged to Govt.

NOTES AND ORDERS.

Submitted for orders with a draft letter

K.S 5-7-05

4/7/05

Draft submitted

7515 5-7-05

5-7-05

5-7-05

Notes—First sheet.

MGCPB—30,000—17-2-05.

Serial No. 3.

To the Govt: Advocate, No: 9296.7.05.

Directs him to appear before the Chief Court on 7.7.05 on behalf of Govt to support the order of the Subjudge of Chittmagglur in the case referred to by the D.C.

Submitted.

In the usual course of things, the Govt: Advocate should have intimated this office as to what was done by him in the matter. may he be called for a report submitted with a draft for appl

K.S.
6.9.05.

Dy
6.9.05.

Passed
6.9.05
Dy
6.9.05

The Govt. advocate states that the case stands posted for hearing on the 22nd Sept. 1905 and that the result will be communicated to Govt. when it is finally disposed of.

May the final reply be awaited.

15/9/05.

Dy

H.P. From the Govt Advocate, No. 7162 dtd 5.12.05.

Reports that the Chief Court after hearing

NOTE—Contn. sheet.

MGCPB—50,000—17-2-05

General and Revenue Secretariat.

File No. 2 of 1905-6.

Serial No.

the Civil Petition No: 108 of 1905 have rejected the petition.

A copy of this foregoing reply may be forwarded to the Govt: Counsel for information. Submitted with a draft.

K.S.
8/12/05.

draft passed
9-8-05

1. To the Govt: Counsel, No: 8721 dt 12.12.05.
Informing the above communication

On file

MGCPB- 50,000—17-2 05

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

Diary no: H: 2503.

Submitted.

The D.B. solicits the return of Mr Pilkington's reports received in July last; these are very important reports & so they were retained in the office now that the D.B. requires them formally to take action on the orders of Govt in the 1st Sept: 1905 regarding the recovery of the loans made to the members of the late Bhimnapalem Agrl: Bank, it is respectfully suggested that the copies of the two reports under advertence may be ordered to be retained in the file.

J. & S.

K.S.
11/12/05.

Sub? with a draft.

mg

Yes - As noted in letter under consideration.

Sd/- Chas. Gunley 12/12/05

Sub? The two reports referred to were flagged J. & S.
The letter quoted is the letter with which these reports were forwarded. It is also now separately flagged.

K.S.
13/12/05.

Sub? with draft.

mg

Chas. Gunley 13/12/05

N.B. Should routine notes be written on small Slips, the notes must be copied, or slips pasted on this form.

MGCPB—50,036—22-9-04

0141

No. 6 Unregistered

Mar 7. 05 190

File No. 2-05

From

The Secretary Commissioner

Kaiser Bh

To

The Secretary to the Govt of Mysore

General & Revenue Dept

Dated 2nd

Despatched July 1905

Received.

General No. 3

No.

Enclosure No.

Submitting the facts of the case re the appeal against D. Raghavendrarao, member of the Agri Bench, together with the notice received from the Chief Court

Chikmagalur 2nd July 1905.

From

M. Thangavelu Chetty Esq: B.A.
Offg Deputy Commissioner
Kadur Dt.

To

B. K. Venkatavaradangan Esq:
Secretary to the Government
of Mysore
Revenue & General Depts

Sir,

In forwarding herewith a copy of notice received from the Registrar of the Mysore Chief Court, I have the honor to state that one D. Srinivasa Rau had attached the coffee crop of T. Raghavendrachar's Estate which was mortgaged to the Chikmagalur Agricultural Bank for the decree amount which he had obtained against him.

This Raghavendrachar was member of the late Agricultural Bank. He had borrowed money for working expenses during the

the year 1904-05 after executing necessary Crop Mortgage deed in favour of the President of the Bank in the form prescribed with Government Proceedings No 71. 2047-48 dated 29th May 1903.

The President of the Bank put in a claim producing the Crop Mortgage Deed before the Sub-Judge's Court at Chikmagalur, saying that the crop under attachment was mortgaged to the Bank by Raghavendrachar for the amount advanced to him by Government for working expenses during the year 1904-05.

This claim was allowed by the Sub-Judge of Chikmagalur on the strength of Government Proceedings No 2407-10 / R.T 100-96 dated 28th November 1902, sanctioning an advance of Rs 60,000/- for the upkeep of the estates hypothecated to the Chikmagalur Agricultural-

Bank

Now, the said Srinivasa Rao has appealed against this order of the Sub-Judge to the Honorable Chief Court

As the Chittoor Agricultural Bank has since been wound up, the late President of the Bank Mr. G Vasudeva Rao sent the enclosed notice to me for taking necessary steps in the matter.

I therefore request that you will be so good as to move the Government to direct the Government Advocate to appear before the Chief Court on the 9th instant and to support the order of the Sub-Judge.

The necessary papers etc filed before the Sub-Judge's Court in support of the claim are with the records now before the Chief Court

If the Government Advocate

Advocate requires any further instructions in the case he may be requested to apply to this Court for an adjournment

I have the honor to be
Sir
Your most obedt servant

[signature]

Dk. Giffs Deputy Commissioner
Kensington

ಸಬಪ್ ತೋರಿಸುವ ಬಗ್ಗೆ
ನೋಟೀಸ್,
ಸಿ. ಪ್ರೊ. ಕೋಡ್ ಸೆ ೪೮೦.

ನಮೂನೆ ನಂ. ೪, ಸಿವಿಲ್.

ಮೈಸೂರು ಚೀಫ್ ಕೋರ್ಟ್‌ನಲ್ಲಿ.

ಸೆಕ್ ನಂ ೧೯೫/೬ನೇ ಇಸವಿ ಸಿ-ಡಿ-ಲಿಸ್ಟ್ ನಂಬರ್ 108

ಮೇಲ್ಕಂಡ ಅಪೀಲಿನ ಪ್ರತಿವಾದಿಗಳಾದ ಸಿದರೀ ಅಪ್ಪು ಕೆಷೆಟ್ಟಿಗೆ ವಿರೋಧವಾಗಿ ಸಬಬ್ ತೋರಿಸುವ ಬಗ್ಗೆ ಸೆಕ್ ನಂ ೧೯೫/೬ನೇ ಇಸವಿ ತಾರೀಖು ೧೪ನೇ ಮೇ ರವರು ಕೊಟ್ಟ ದಿವಾ ರದ ದಿನ ದಿವಿ 11 ಗಂಟೆಗೆ ಈ ಕೋರ್ಟ್‌ಗೆ ನೀವು ಖುದ್ದಾಗಿ ಯಾಗಲಿ, ಕೋರ್ಟ್ ಲಾಯರು ಮೂಲಕವಾಗಿ ಯಾಗಲಿ, ಹಾಜರಾಗಬೇಕೆಂದೂ ಇದ್ದರಿಂದ ಎಚ್ಚರಿಸಲ್ಪಟ್ಟು ಇದೆ. ಇದಕ್ಕೆ ತಪ್ಪಿದರೆ ಪೆರ್ಜ್ ಅಪ್ಪೀಲ್ ಕೇಪಜ್ ಯೀಕೆ ಏಕಪಕ್ಷವಾಗಿ ಹಿಯರಿಂಗ್ ಮಾಡಿ ತೀರ್ಪು ಮಾಡಲ್ಪಡುತ್ತದೆ.

ಸೆಕ್ ನಂ ೧೯೫/೬ನೇ ಇಸವಿ ———— ತಾರೀಖು ೧೫ನೇ

ಈ ಕೊರ್ಟ್ ನೊಹರ್ ನಮ್ಮ ದಸ್ತಖತ್‌ನಿಕ್ಕೆ ಕೊಡಲ್ಪಟ್ಟಿದೆ.

Registrar.

Central Jail Press, Bangalore.—3-1-1901.—2,002.

G.R.S. 26]

File No. 2-05

Serial No 3

Diary No. of letter replied to 41

No. 892

General and Rev. Secretariat

(Bangalore), *the* 6th July 1905.

To

The Govt. Advocate
en route

Date of issue 7-7-05

Signed by M. Satyanarayana Rao

Sir,

In forwarding herewith a copy of letter no: 39 dtd 2-7-05, received from the Dy Board of the Kadur St, I am desired to request you to be so good as to appear before the Chief Court of Mysore on the 7-7-05 on behalf of Govt, and to state that, if any instructions are required from Conduct of the Case, you may obtain an adjournment of the Case

Yours

Government are of opinion that the subject of the case in the Chikmagalur Taluk refused to

7464 dtd 5-VII-05

SUBJECT.

6-7-1905

6-7-1905

5-7-1905
Secretary.

6-7-05 K.S. 41/05

5-7-05

D.2452 (10) Office of the Govt Advocate

No. 114.

in Mysore

Bangalore 5th December 1905

From

The Government Advocate
in Mysore

To

The Secretary to the Govermt. of
His Highness the Maharajah of
Mysore
Revenue & General Dept.

11 Dec 7-12-05

Sir

With reference to your letter No. 692, B. 2-05-3 dated the 6th July 1905 I have the honor to report that the Chief Court after hearing the Civil Revision Petition No. 108 of 1904/5 have rejected the petition

1. Sreenivasa Rao. Petitioner

1 Raghavendrappa
2. The Agricultural Bank of Chikkanayakanahalli. } Counter. Petitioners

I have the honor to be
Your most obedient servant.
S. Narayanappa
Government Advocate

G.R.S. 26]

File No. 2-05

Serial No XX(1)

Diary No. of letter replied to 2452

No. H 3721

General and Rev. Secretariat
(Bangalore)
, the 12-12- 1905.

To

The R.O. of the Kolar Dt

—do—

Date of issue

Signed by N.V. Satyanarayana / Clerk

In reference to his letter no: 3 of the 2.7.05, requesting that the Govt: Advocate may be directed to appear on behalf of Govt: before the Chief Court in Civil Revision Petition no: 108 of 1904-5 and support the order of the Sub-Judge of Chikmagalur, has the honr to forward herewith a Copy of letter no: 116 of the 5.12.05 from the Govt: Advocate in response reporting that the Revision Petition was rejected by the Chief Court in response -

By order,

4.12.05.

Under Sec. to Govt.

X D. Srinivasa Rao (Petitioner)
v.
Rachavendrappa,
& The Agl: Bank at Chikmagalur } Counter Petitioners.

(State that the Govt: Advocate reports in his letter No: 114 of the 5th Dec. 1905 that the Chief Court after hearing the Civil Revision Petition No: 108 of 1904-5 have rejected the Petition - D. Srinivasa Rao (Petitioner) versus Rachavendrappa & the Agricultural Bank (Counter-petitioners) - A. Sec. to Govt.

SUBJ

K.S.
8/12/05

Typed
9/12

D. 2503 T.S.

1905

From The offg Deputy Commissioner, Kadur District.

To The Secretary, to the Govt of Mysore Genl & Rev Depts

Dated 6th
Despatched 8th } December 05

Received

General No. 436
No.

Enclosure No.

Requesting to return Mr. Pilkington's reports dated 30th April & 11th May 1905 submitted in original with this office letter No. 2 dated 1st July 05

Chikmagalur, 6th December 1905.

From

M. Thangiah Chetty, Esq. B.A
Offg. Deputy Commissioner
Kadur District

To

B. K. Venkatanarasaiengar Esq
Secretary to the Govt. of Mysore
Gen. & Rev. Departments.

Sir,

Referring to G.O. No. $\frac{\text{Fl. 1457-9}}{\text{B 2-05-5}}$ dated the 1st September 1905 passing orders on the subject of individually dealing with the Coffee Estates mortgaged to the Chikmagalur Bank, I have the honor to request that Mr. Pilkington's reports dated the 30th April and 11th May 1905, submitted in original with my letter No. 2 dated 1st July 1905, may - Kindly be returned if done with.

J. 8.
R.

I have the honor to be,
Sir,
Your most obt. Servant
M. Thangiah Chetty
Offg Deputy Commissioner
Kadur District

Ans

(1)

No. 332.

Chikmagalur
May 11th 1905.

N. Venkata Rao Esqr
Deputy Commissioner
Kadur District

Sir,

In continuation of my letter No. 1286 of 30-4-05 and my reply to Your D. letter of 22/23-4-05 thereto attached and as desiredly Your personally at our meeting on the 3rd instant I have now the honour to reply to the questions we then discussed as follows

The Members of the late Agricultural Bank may be subdivided as follows.

(1) There are solvent Members.
(2) There are those who may become solvent
(3) There are others who are unlikely ever to become solvent.

I. With regard to class (1) These might be allowed the terms offered by

by the Government under the L. D. L. R. Act and be granted a term of years within which the debt must be cleared by fixed annual instalments; but they must make their own arrangements for working expenses, and no advances will be given by Government.

II Class 2. Those who may become solvent. Named those who own property capable of improvement that is property which has been allowed to deteriorate, (whether from neglect or want of funds for properly working the same and which if carefully worked with money now advanced to become remunerative property, and capable at any rate, of paying off considerable portion of the debt

To owners of such estates advances for working expenses be made; and to owners be allow

allowed to continue in possession; and to superintend and carry out the work of the estate drawing a reasonable Superintendents pay as recompense for their time & work

As however in several cases during the last 2. years the progress and value of the work done on some estates has been far from satisfactory, efficient measures must be adopted to ensure both the advance being spent in full as designed by Government and the whole of the crop being delivered over as may be ordered

To ensure this the following steps should be taken

(a) The Inspector of coffee Estates shall arrange what work is to be done; and estimate the approximate cost of same. And his programme shall be strictly adhered to

(4)

(b) To keep a better check on the work done the number of coolies employed, and the crop picked a visiting will be appointed for each group of contiguous estates whose duty it shall be to frequently inspect each estate and report weekly to the Inspector of Coffee Estates.

For this purpose the estates may be grouped as per Statement ~~attached~~ attached.

(c) Should it be found that any member is wrongfully using the money or disposing of any part of the crop, or that progress of work is consistantly unsatisfactory, then the direct management of the estate shall be assumed by Government and it shall be sold as soon as a favourable opportunity arises

III

Class 3. The insolvent Members or properties

appear incapable of paying their debt either now or in the future.
A trial may be given to such on the understanding that fixed annual instalments are paid, and advances for working money be given provided the same are fully covered by the coming Crop.
On the first failure to pay an instalment the property shall be sold or management assumed as may be deemed most advisable.

Grouping of the Estates.

Chittnagalur Group.

class.
(1) Chendre Gonda.
(1) Sheik Alli Laik.
(2) Hammantha Rao.
(2) Sidha Ramia.
(3) Raja Rao.
(3) Rama Rao.

Balur
(3) Genesha Rao. If not sold arrangements might be made with the Kalalki Estate

Santaveri Road.

class.
(1) Chennabasappa Setty
(1) Sheik Alli Laik.
(2) Linappa Setty.
(2) Balava Gonda
(2) Veranna Gonda
(2) Late Gundappa
(2) Rangamma.
(2) B. Ranga Rao.

Bahalundano.

class
(2) Srinnas Rao.
(2) Veranna Gonda.
(2) Vasundara Rao.
(2) Raghavendrappa
(3) Abdul Khada Lade
(3) Linap Ramachendra Rao
(3) Jagannatha Rao.

I have to

Reply to D.O. letter of 22/23-4-1905 received from the Deputy Commissioner of Kaduna re the treatment of the estates mortgaged to the Agricultural Bank.

Questions raised in the letter.

(1) How should the Bank Debtors be treated.

A- Should they be given time to repay their loans within 20 years by annual instalments or on condition of their estates being instantly sold on failure to pay any one instalment.

B- Op cit.

I presume from Government Proceedings that Government does not wish to make the Solvent Members pay for the insolvent i.e those who have cultivated their estates for those who have neglected them?

If then they are to be treated individually, the question of the treatment to be accorded depends mainly on the character of the individual.

A few may be treated with individually; but from these few- Collateral Security should be insisted on with 3 exceptions.

Provided they give such Security I think they might be given a trial. But on the first failure to pay an instalment or on neglect of the Estate make an example by selling up that property and buying in if necessary. Some of these few should, and I think will, clear their debt if given time.

For the rest, those who h
not worked in the pas
I consider giving time
for payment is merel
defering the evil day
They will doubtless a
to be allowed to pay
~~small~~ small instalments
for the first 5 years
This concession in
certain cases may be
beneficial; but it i
liable to abuse. More
particularly if money
is advanced for work
expended by Governme
The estate may be neg
lected, and the instal
ment paid out of the
money advanced fo
working. Or the amou
of the small instalm
may be borrowed an
paid to Government
and the owner thus
continue to enjoy the
estate and a part of it
crop until it has be
bankrupted the Gover
ment will find it un
saleable.

I think therefore th
it is no kindness to def
sale in hopeless ca
that the book should
distinguished from
lead; and the latter
or bought in at once
the former given "wit
20 years" for payme

I have already supplied the Deputy Commissioner with a list dividing the Members into 2 classes for his consideration.

Repayment should be by paying the whole balance of proceeds of crop after deducting the amount allowed for working expenses; and not by fixed annual instalments except in the case of those who possess more wet and dryland and a little coffee.

(2) What would be the result to Government between this treatment and immediate sale of all the estates.

Government would benefit by the immediate sale of all the estates rather than by the course suggested in (1) Because they would then either get the full value for the Land estates that belong to the Solvent Members, which would fully cover the debts of these Members; or they would have to buy them in and become possessed of valuable property that can be worked at a profit.

If time is given to the Solvent Members, and the insolvents are sold up Government will become possessed of inferior or second rate property only.

Chendare Londa
Sheikalli Laik
Chennapatappa Letty
Sivappa Letty
B. Ranga Rao.

(3) Can the depreciation in the value of these estates be put down to

A. Neglect. – Yes
B. Bad management. – Yes
C. Falling off in price. – Yes
D. Bad seasons. – No
E. Poor crops. – No

I was not acquainted with these estates prior to March 1903. But I then found only 3 estates carefully cultivated, and even on these work was not what it should have been. In different work had been done on 6 others. And the remainder were more or less neglected.

Many of the estates can never have been really worth the value put on them, either at the formation of the Bank, or even in 1898: so the true depreciation is not as great as it appears on papers. When coffee for a brief time sold at Rs 18/- per maund, estates acquired an altogether fictious value

Falling off in price

The depreciation is mainly due to the "Falling off in price."

Neglect

From this cause credit ceased, and in consequence work was neglected for want of funds from 1899 to 1903, and the estates suffered from neglect.

Bad Management.

Undoubtedly bad, Management has had much to do with the present condition, and consequent depreciation in value.
More particularly in work at the wrong season, and in neglect of Shade work, the most important work on a coffee estate. It must be remembered that very few of these Members are really coffee planters, or understand coffee personally.

Bad season + Short Crops.

Bad Season and Short crops have nothing to do with the question. On the whole Seasons have been good since 1898.

4) Annual cost of ~~Establishment~~ Establishment and working expenses should Government decide to buy in the Estates this very year.

I conclude that this implies taking over all the estates ~~mortgaged~~, including Ellendrie's and Sheikali Saib's.
It is obvious that the position will be better if the best estates, as well as the second rate ones are taken over.
I estimate the entire acreage under cultivation of these estates at 1270 Acres - And the cost of my own (full time) and other necessary Supervision, Cultivation and Manuring charges at about Rs 6000 for ~~Work~~ the first year

It is impossible to estimate the 1905-06 crop at present, but I expect it to value will amount to Rs 50000/- to 55000/-.

In the next year I think the expenditure might be kept at the lower figure, and crops may be expected to realise considerably more than this. As the work of the previous 3 years is beginning to tell

1904-05 has been a good year and had all the crops come in a profit of Rs 16000/- over working expenses would have been made (as per Statement enclosed)

1905-06 will show shorter crops & 1906-07 should be another big crop.

The gain to Government would be that the full amount of the money allowed for working the estates would be spent on them to the best advantage; and the whole of the crop picked would be sold and proceeds credited to Government

Crops would undoubtedly increase under head work of this nature and the estates be improved and their saleable value increased, and in a year or two they would not only pay their way

but pay off a portion of the debt yearly

(5) 2o it impossible even by a liberal expenditure to improve the estates to make them pay the whole of the amount lent & spent on them by Government together with interest within a reasonable time?

Only a few of the estates are capable of clearing the debt and interest within a reasonable time, say 10 years.

2dly it is impossible for some of the estates to clear the debt on them, even with liberal expenditure, within a reasonable time, unless coffee improves materially in price. In the case of some Members it would be very inadvisable to entrust a liberal expenditure to them.

Some of the estates are so heavily endebted above their capabilities that they can never repay the debt at present prices. These should be sold for what they are worth, or worked until they can be sold

(6) Mr Venkata Rao thinks the present state is mostly due to circumstances beyond human control; and not brought on entirely by want of reasonable expenditure.

I do not agree with him. With better management and economy in the past these estates should have been able to, at any rate, pay their way. I am confident that had Government kept a strict supervision on the expenditure and on the work done since the formation of the Bank things would now be very different.

(7) Mr. Pilkington's views as desired by the Deputy Commissioner -

(1) If individuals will pay their instalments, and work their estates satisfactorily I would not advise assuming management

(2) I consider advances from Government for working expences are absolutely necessary and should be given provided they are covered by the coming crop for the following reasons:-

(a) If given, monthly accounts can be insisted on.

(b) These Accounts act as a check on expenditure; and the same can be regulated by the probable estimated crop.

(c) It is fairly assured that the money borrowed is spent on the estate and in the proper season.

Whereas if money is borrowed from outsiders there is no such assurance.

(d) If working expenses are borrowed from an outsider the owner will be anxious to repay the lender in order to obtain future advances, and if the crop is short will neglect work on the estate to the detriment of Government to do so

(3) I strongly advise the sale of all Survey numbers not planted up with coffee, and not actually advantageous to hold. This will reduce the amount of Assessment payable by each member, and free them from holding lands which are of no benefit. At present money is borrowed from Government for the sole purpose of paying Government Assessment, and Members debts are thereby increased.

To Summarise.

(1) Should Government decide to take over the estates and work them then **all** the estates should be taken over, the best with the worst!

(2) Should Government decide to permit owners to come under the L.I.L.R. Act, granting them a term of years to pay off their debts, individual discretion should be exercised in distinguishing those members whose property and personal character justifies the privilege, from those whose antecedents show that further concessions will only lead to further losses, and

and cause only a brief postponement of the day of sale.
The latter should be sold at once.

(3) That advances for working expenses be granted to those permitted to come under the L.S.L.R. Act if desired. But hypothecation of crops to parties other than Government should not be permitted, except in the case of those who have arranged to pay fixed annual instalments.

(4) That these furnish account monthly, and be subject to inspection of Estates, and check of expenditure.

(5) That only exceptional cases i.e. those possessing wet and dry lands in addition to coffee shall pay fixed annual instalments.

That those possessing coffee only and the whole of their crop to a recognised Agent, and the proceeds after deducting expenditure Assessment & interest be credited against the debt.

(6) That all wet and dry garden land offered as collateral Security be now valued.

I have &c
Sgd. W. Kilkington
Inspector of Coffee Estates

be reasonably expected in present condition of these Estates. The crops Values of same reckoned at minimum and Maximum prices,

Value of crop 7/8	Value of crop at 10/-	Improved Crop.	Value of same at 7/8	Value of same at 10/-	Cost of Cultivation Rate per Acre	Cost of Cultivation Amount	Remarks.
500	6000	1200	9000	12000	45	6750	
175	1300	220	1650	2200	45	920	
250	3000	700	5250	7000	45	2700	
25	5500	550	4125	5500	50	2200	
150	9000	1600	12000	16000	50	5800	
-	-	-	-	-	-	-	
000	8000	800	6000	8000	60	4500	
150	600	60	450	600	60	600	
75	900	300	2250	3000	46	1845	
150	600	200	1500	2000	45	1170	
150	600	200	1500	2000	35	1050	
00	400	140	1050	1400	35	700	
000	800	200	1500	2000	40	1200	
[illegible]	[illegible]	-	-	-	-	-	
150	3000	350	2625	3500	50	1850	
000	6000	1000	7500	10000	50	4000	
000	2400	300	2250	3000	60	1800	
-	-	-	-	-	-	-	
00	800	130	975	1300	40	880	
75	500	200	1500	2000	50	950	
25	700	120	900	1200	45	630	
00	2000	300	2250	3000	45	1625	
25	5500	750	5625	7500	50	4450	
75	2500	350	2625	3500	50	2250	
-	-	-	-	-	-	-	
50	3000	600	4500	6000	45	3600	
75	6500	750	5625	7500	50	4300	
00	4000	500	3750	5000	50	2150	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
6	300	50	375	500	40	440	
7/8	450	80	600	800	30	360	
50	1000	180	1350	1800	45	1350	
12/8	75350	11830 Average 4½ Md per Acre	88735	118300		59570	

sd/- H. Tilkington.
Inspector of Coffee Estates.

Chikmagalur Agricultural Bank } Statement Showing the coffee crops that may be expected with better cultivation at small cost of cultivation.

No.	Name	Estate	Cultivated Acreage	Condition.	Reasonable crop at present Maunds.	
1.	Basave Gowda Halige Gowda	Karakanhalli	150	Fair. Patchy improving	600	4
		Attigeri.	23	Fair. Patchy	130	
2.	B. Gundappa.	Dhupadkal	60	Fair. but neglected	300	2
4.	C. Sheik Alli Saib.	Gudibanhalli	44	Good	550	4
		Heligekal	116	Good can be improved	900	6
		Kosarikan	20	Hopeless	-	
5.	Chendre Gowda.	Herikolale	75	Good	800	6
		Arolgussse	10	Good	60	
6.	Abdul Khada Saib.	Dod Kota	41	Neglected might be improved.	90	
		Mulla Kota	26	do — do —	60	
7.	Jagannatha Rao.	Gundammdalu	30	Bad, Neglected, large expenditure required	60	
8.	Virappa Setty.	Arsinagussse	20	Very poor	40.	
9.	Veeranna Gowda.	Kottankal	30	Poor	80	
		1/2 Bidagni	12	Very bad	-	
10.	Chennabasappa Setty	Yenimekan	37	Good	300	2
		Gamikan	80	Fair. improving	600	4
		Arsinagussse	36	Very fair	240	1
		Other property	-	-	-	
11.	B. Runganna.	Devankan	22	Fair improving	80	6
12.	M. Ganesa Rao	Kattekan	9	Poor requires replanting	50	3
13.	K. Hanmantha Rao	Giri Seffan	14	Fair. Can be improved	70	5
14.	A. Shama Rao.	Adikal	25	Very fair	200	1
15.	C. Vasudava Rao.	Kankandade	89	Very fair. Uneven	550	4
	— —	Bettadkan	45	do — do — can be improved	260	1
		Hirekadu jungle	-	-	-	
16.	Raghavendrappa.	Gudalkan	80	Poor can be improved	300	2
17.	C. Srinivasa Rao,	Hirekadu Gudde	86	with expenditure Very fair improving	650	4
		Malpair	43	do — do —	400	3
		jungle	-	-	-	
18.	S. G. Raja Rao.	Hosmatt Estate	-	Hopeless	-	
19.	B. Seetha Ramyya.	Mavinkatkal	11	Fair.	30	2
20.	S. Ramachandra Rao.	Chikatekan	12	Poor can be improved	45	3
21.	B. Runga Rao.	Arsinagussse	30	Neglected can be improved	100	7
			1276		7535	565
					Average 5 3/4 md per Acre.	

Chikmagalur
April 30th 1905

No. 128/3. En.

N. Venkata Rao Esq
Deputy Commissioner, Kadur District

Sir, I enclose herewith in reply to the questions raised in your D. O. letter of 22/23 inst, regarding the treatment of the owners of the Estates mortgaged to the late Agricultural Bank, Chikmagalur.

As requested, I have added thus to my own views.

(2) As the treatment to be accorded to each must be largely regulated by the character & antecedents of the individual, as well as by the property,

I also enclose some notes on each member for your information.

I have the honour to be
Sir
Your most obedient Servant
sd/- A. Pilkington
Inspector of Coffee Estate

(16) Notes on the individual Members.

No. I

Hanakanahalli – owners. Basave Gouda = 1/6 share
" His minor brother 1/6 do
" His uncle Haliga Gouda 1/3 do
" " " Put Basappa Gouda 1/3 do
" Haliga Gouda & Put Basappa Gouda

Attigini

Basave Gouda showed himself quite incompetent to manage the estate; & the Bank was instructed by the Deputy Commissioner to take over the management, which was given to Mr. T. Chenabasappa Setty. –

Since then much better work has been done. Haliga Gouda appears anxious to save the property & has been working with Chennabasappa Setty – There will however be no satisfactory management by the family until the family quarrel is settled.

As Basavee Gouda showed himself incompetent & untrustworthy the management might be given to Haliji Gouda, or trail at any rate, as otherwise Govt. will have to assume management – There is considerable property availble for collateral security

Hanakanahalli contains about 150 acres under Coffee but many vacancies – With fair treatment it should rapidly improve –

Attigini now contains about 20 acres of Coffee & 200 acres of jungle –

as there are no funds to replant & thigpen it might be advantageous to sell it if possible and so free Karakanahalli from debt.

No 2. Dafadkul owners. Heirs of late B. Gundappa

Work has been most unsatisfactory throughout the last 2 years; as a reference to my inspection notes will show.

In Schedule A the property is described and valued as follows.

Coffee 110 acres cultivated @ Rs 250/- 27,500/-
90 acres Bangaru @ " 100 9,000/-
Collateral Security 1/16th Hochihalli yodi village 3,500/-
Rs 40,000

This is incorrect there are not more than acres 60 of Coffee under cultivation, & parts of this are very poor.

The Bangaru land is worth nothing. Continuation of advances to the present owners is hopeless. The family have apparently no money so repayment is impossible.

The coming crops will only suffice to pay the working Expenses, & if the property is dealt with "individually" under the L.I.L.R. Act, it seems highly probable that either no work will be done on the Estate; or, if it is done that the first instalment will not be paid and the place will have to be sold at the end of the year.

No 3. The Bagamane Lands do not owe the Bank anything, and only wish to be free from all liability.

No 4. Cheik alli Saibu His debt is well covered by the value of his property.

He should be able to (100) arrange for his own advances for working Expences & should be able to repay by instalments. Difficulty may arise on the death of the owner - he is old and in bad health & has quarrelled with his son who is a never-do-well -

No 5 Chendra Sowdu should be able to manage for his own advances for working expences, and can easily repay by fixed instalments

No 6 Abdul Khadu Sait has worked most unsatisfactorily, as he is old & has shown no inclination to work; I do not think it advisable to treat him "individually"

The property is capable of being improved under better management. I should advise selling if possiable as it is very inaccessibly situated & there is no neighbouring planter to whom the management could be intrusted satisfactorily.

If it cannot be sold it should be worked by a "writer" under Government Agency & improved until a sale can be effected

No 7 Jagannatha Rao. Sell if poss ble. If a sale cannot be effected from it heavily timbered & trust to getting two good crops in 2 to 4 years time. If the place cannot be sold during that time then cut down the wood only and pick the crop as long as it is worth picking and then abandon. I think some Rs. 3.000/- might be recovered in this way.

No 8. Sivappa Shetty The estate is a poor one and the prospects of clearing the debt from the coffee alone very poor; but as he has other property (wet land), it should be arranged that he give collateral security and pay off his debt by annual instal-ments.

No 9 Veerana Gowda The coffee is poor but his wet lands are valuable. If these latter have not been already hypothecated they should be given as collateral security.
As the owner is also a trader, fixed annual instalments might be insisted on.

No 10 T. Chenakatappa Setty might certainly be dealt with individually, he undoubtedly owns a considerable amount of property - both real and personal; but which he could only realise at a heavy loss at present.
If given reasonable time he should be able to clear the full amount due to Government in 10 or 12 years. His Samsikan Estate could be sold for Rs 20,000/- at the present time it would value at a rather higher figure.

No 11 B. Rangana a very respectable fashioned Chetty dar - is very old and in failing health: instalments may be paid regularly as long as he lives; but when he dies I think it is safe to predict that the Estate will have to be brought in by Government.

No 12 M. Ganesha Rao The coffee offers very little security for the debt, but there is a good piece of land which with capital could be replanted. An offer of Rs 3,000 has lately been made for this property - the owner likes to get a better offer from another party: an early decision should be made as otherwise the first offer may be withdrawn He wishes to know if Government will free him from further liability if all his property mortgaged to the Bank is sold.

A valuation of his Chikmaglur property should be made.

No 13 K. Hanumantha Rao - Has declined to have dealings with the Bank; and has not worked satisfactorily - He may do better "Individually" but will require watching to see that the Estate's work is not neglected. The coffee Estate alone offers insufficient security for the debt.

No 14. V. Rama Rao (2) Valuation of the wet & dry lands should be made.
This debt is out of proportion to the value of the property, & the chances of recovering the same from the produce so hopeless that I see no use in treating with the owner - The property should be sold if possible, or management assumed as the owners work has been very unsatisfactory.

No 15. C. Vasudava Rao may be dealt with individually - The property is a fair one that has improved the last 2 years It should at any rate now pay it's way though at present prices there will I fear be little margin for paying off instalments - Collateral security should be obtained if possible.

No 16. C. Sreenivasa Rao - Do - Do - Do Do Do

No 17. T. Raghavendrappa The coffee is very poor and has been continually neglected till the last year, vide Inspection reports from the commencement of the Bank -
I see no chance of instalments being paid, If the owner is given a trial The security should be very carefully investigated as I understand he is heavily involved.

№ 18 G.S Raja Rao. Should be sold at any price. I have already reported that ch Chokkanna's widow may give Rs 300/- or 400/- for it which should be accepted

№ 19. B. Sitaramia may be dealt with individually provided he gives collateral security. The Coffee is poor and will never clear the debt, but the owner is a Shanbog and owns wet and dry land Arrangements should be made for repayment in fixed annual instalments on the security of all the property.

№ 20 Sivaji Ramachendra Rao. Should be put up for sale. I do not suppose a purchaser would be forthcoming. It should then be bought in and worked on the "Leemings system" taking care to cover expenditure by the crop.

№ 21 B. Ranga Rao. Has worked most unsatisfactorily If put up for sale the debt will be paid

Sd/- H Pilkington
Inspector of Coffee Estates

April 30th 1905.

G.R.S. 26]

Routine

File No. 2 of 05.
Serial No. (13)

Diary No. of letter replied to 2503.

No. H 3968

General and Rev. Secretariat
(Banking)
the 12-12- 1905.

To
The D.C. of the Kasur Dt

Date of issue do

Signed by W M Hailey Secy

Reference to his letter No. 4369 dated the 6.12.05, has the honor to return Mr. Pilkington's reports of the 30th April & the 11th May 1905 received with the Govt.'s letter No. 2 of the 2nd July 1905 suggesting certain arrangements for the recovery of the loans made to the members of the late Agricultural Bank at Chichawatni.

By order
W M Hailey 12.05
Secretary.

K.S.
11/12/05.

Copies
Ordered
12/12

over

SUBJECT.

Copies of the reports to be kept in the file.
K.S. 11/12/05.

Copies kept
Ordered
12/12